

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VIRDELL HEAD

Debtor(s)

Case No. 09-26775

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2009.
- 2) The plan was confirmed on 10/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/09/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/31/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,216.00.
- 10) Amount of unsecured claims discharged without payment: \$9,646.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,031.45
Less amount refunded to debtor	\$600.00

NET RECEIPTS: \$42,431.45

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,464.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,946.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,410.78

Attorney fees paid and disclosed by debtor: \$36.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	5,405.73	5,612.97	5,612.97	5,612.97	0.00
AT&T	Unsecured	450.00	NA	NA	0.00	0.00
BANK OF AMERICA STUDENT LOAN	Unsecured	0.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	800.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,068.00	NA	NA	0.00	0.00
COMCAST	Unsecured	600.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,800.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Secured	17,024.00	17,024.00	17,024.00	17,024.00	748.60
CONSUMER PORTFOLIO SERVICES	Unsecured	NA	886.54	886.54	886.54	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	1,500.00	1,757.50	1,757.50	1,757.50	0.00
CREDIT PROTECTION ASSOC	Unsecured	453.00	NA	NA	0.00	0.00
CREDIT SOLUTIONS CORP	Unsecured	516.00	NA	NA	0.00	0.00
CREDIT SOLUTIONS CORP	Unsecured	516.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	15.00	NA	NA	0.00	0.00
H&F LAW	Unsecured	352.00	NA	NA	0.00	0.00
HIGH PRIORITY LOANS	Unsecured	1,383.00	1,616.76	1,616.76	1,616.76	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,500.00	NA	NA	0.00	0.00
NORMAN LENZ	Unsecured	NA	5,000.00	5,000.00	5,000.00	0.00
NORWEST CAPITAL INVESTMENT IN	Unsecured	2,475.66	2,475.66	2,475.66	2,475.66	0.00
PAYDAY LOAN STORE	Unsecured	1,600.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	422.00	422.64	422.64	422.64	0.00
QUICK CASH	Unsecured	1,026.46	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,300.00	1,476.00	1,476.00	1,476.00	0.00
TCF BANK	Unsecured	450.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,024.00	\$17,024.00	\$748.60
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,024.00	\$17,024.00	\$748.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,248.07	\$19,248.07	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,410.78</u>
Disbursements to Creditors	<u>\$37,020.67</u>
TOTAL DISBURSEMENTS :	<u>\$42,431.45</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.